

# NEED HEALTH INSURANCE?

You can get Help with  
**COBRA** Payments, or Health  
Insurance you Purchase on Your Own

OR

Enrollment in a **FREE** Health  
Insurance Plan

Take a minute to read inside  
**1-800-908-8801**



Health Insurance Benefits for Unemployment Insurance Claimants



**The Massachusetts Division of Unemployment Assistance** provides health insurance assistance through the **Medical Security Program (MSP)** for Massachusetts residents while they are receiving unemployment benefits. Massachusetts is the first state in the nation to offer a health care plan for unemployment insurance claimants.

If you are eligible for unemployment insurance benefits in Massachusetts, you and your family may also qualify for health insurance coverage under the **Medical Security Program**. The program provides eligible claimants with either partial reimbursement of existing health insurance premiums or enrollment in a Blue Cross Health Maintenance Organization. These health insurance benefits are available to unemployed Massachusetts residents who meet program eligibility criteria.

### Medical Security Program Eligibility

To be eligible for the Medical Security Program, you must meet the following requirements:

- You must be a Massachusetts resident;
- Become unemployed from a Massachusetts employer;
- Receive unemployment insurance benefits; **and**
- Your annualized total family income (for six months prior to your application for the Medical Security Program plus your projected income for the next six months) must be less than or equal to 400% of the Federal Poverty Income Guidelines (see chart)

You may reapply for the Medical Security Program while you are still collecting unemployment benefits if:

- You do not initially meet income guidelines for Medical Security Program, and your income falls below the eligibility guideline while you are still receiving unemployment insurance
- You were initially disqualified from receiving unemployment insurance, and your disqualification was overturned on appeal or you requalify for benefits

**Even if you are unsure of your income eligibility, you should submit your application. We will review your application to determine your eligibility.**

## Federal Poverty Income Guidelines (FPIG)

Effective January 23, 2008, and updated annually by the U.S. Department of Health and Human Services.

2008 MSP Income Eligibility Guidelines			
Size of Family	Annualized Income**		
Unit*	FPIG Limit		
	FPIG	200%	400%
1	\$ 10,400	\$ 20,800	\$ 41,600
2	\$ 14,000	\$ 28,000	\$ 56,000
3	\$ 17,600	\$ 35,200	\$ 70,400
4	\$ 21,200	\$ 42,400	\$ 84,800
5	\$ 24,800	\$ 49,600	\$ 99,200
6	\$ 28,400	\$ 56,800	\$ 113,600
7	\$ 32,000	\$ 64,000	\$ 128,000
8	\$ 35,600	\$ 71,200	\$ 142,400
For each additional person add	\$ 3,600	\$ 7,200	\$ 14,400

\*The size of your family includes you, your spouse and children.

\*\* Annualized Income includes your total family income for six months prior to your application for the Medical Security Program plus your projected income for the next six months. Total family income includes your spouse's income but not income from dependent children. Your projected income will be determined by the Medical Security Program based on your application and your projected unemployment insurance benefits.

## The Medical Security Program Offers Two Plans:

### Premium Assistance Plan

If you have the option of continuing participation in your former employer's plan or a health insurance plan you previously purchased on your own, you may receive monthly subsidies in the form of reimbursement of your premium payments. Here's how this plan works:

- You must be responsible for 100% payment of the monthly premium.
- You may receive 80% of the actual premium paid, or up to \$1,080 per month for a family plan and up to \$440 per month for an individual plan.

If eligible, you will be enrolled in the Premium Assistance plan with the same type of coverage (family or individual) you have on your existing plan. You must continue to pay your health insurance premium each month. The Medical Security Program will reimburse you upon receipt of a claim form with proof of payment.

### Direct Coverage Plan

If you do not have the option of continuing a health plan in which you were enrolled prior to applying for unemployment insurance benefits, you may be eligible to be enrolled in a Health Maintenance Organization package that includes office visits and screenings, wellness visits for infants and children, hospital care, and treatment for mental health and substance abuse, and prescription drug coverage. There are some co-payments required and you must choose a primary care physician (PCP).

## Overview of the Direct Coverage Program Benefits

Under the Direct Coverage Plan, the following are services are covered:

- Inpatient hospital services (including maternity) with coverage for physician services, surgery and anesthesia
- Outpatient hospital services
- Physician services
- Emergency services
- Laboratory and x-ray services
- Well-baby care including routine exams
- Mental health and substance abuse treatment
- Prescription drugs
- Eyewear discount of 25% on lenses and frames and 20% discount on contact lenses (10% on disposable lenses)
- Out-of-state medical services are reimbursed only for providers who have an agreement with Blue Cross Blue Shield. For a list of out-of-state providers, call 1-800-810-BLUE (2583)

More information on covered services is available from Blue Cross Blue Shield of Massachusetts.

For answers to questions regarding health benefits, or if you need assistance locating a network provider, please call Medical Security Program Customer Service at **1-800-908-8801**. Office hours are 8:30 a.m. to 4:45 p.m., Monday through Friday. Information is also available on the web at [www.bluecrossma.com](http://www.bluecrossma.com).

### Hardship Waiver for Direct Coverage

If you do have the option of continuing an existing health plan, but you cannot afford to pay for your share of the premium amount, you may qualify for a waiver which allows you to receive coverage under the Direct Coverage Plan.

- To qualify for the waiver, your total gross family income must not exceed 200 percent of the current Federal Poverty Income Guidelines (FPIG). See chart.
- To apply for a waiver if your family income exceeds the income guideline above, you must provide the following:
  - A detailed list of your monthly expenses
  - A letter from your health insurance carrier or your employer stating the cost of your monthly premium

**\* If you do have the option of continuing in an existing health insurance plan through your former employer (COBRA) you can continue this coverage for up to 18 months.**

**\* Please be aware that the Direct Coverage Plan ends when your unemployment insurance benefits end. There is no opportunity to extend Direct Coverage beyond your MSP eligibility. Once you opt out of an existing health plan, you will not be able to re-enroll in your former employer's health plan or COBRA when your Direct Coverage Plan ends. This means that when your unemployment benefits end, your health insurance will end.**

### How to Apply

After you file your claim for unemployment insurance benefits, you will automatically receive an application packet directly from the Division of Unemployment Assistance.

***You should complete and return the application to us as soon as possible. A delay in applying may delay the date your coverage becomes effective.***

Before you submit your application, make sure that you have provided all the information requested. This includes:

- The four (4) most recent pay stubs for your spouse if you are applying for family coverage.

- A copy of a letter from your employer or health insurance company stating the amount of your premium and the date your COBRA coverage began
- A detailed list of your monthly expenses, if you are applying for a hardship waiver

This will help you avoid delays in processing. We will notify you of your eligibility in writing within 15 business days of receiving your completed application.

If you have filed your unemployment insurance claim and have not received a Medical Security Program application within two weeks, contact us at **1-800-908-8801** and we will mail an application package to you.

### When Medical Security Program Coverage Ends

Your Medical Security Program coverage ends when you stop receiving unemployment benefits. Your coverage is over seven (7) days after the week-ending date of your final unemployment insurance check or seven (7) days after the date you become ineligible for unemployment benefits, whichever applies first.

As of July 1, 2007 all Massachusetts residents must have health insurance. If you are enrolled in the Medical Security Program and your unemployment benefits will end soon and you still need health insurance; The Massachusetts Health Insurance Connector Authority may be able to help you.

For assistance call:

1-877-MA-ENROLL (1-877-623-6765)

1-877-623-7773 (TTY for Commonwealth Care)

1-888-213-8163 (TTY for Commonwealth Choice)

[www.MAhealthconnector.org](http://www.MAhealthconnector.org)

### How to Get Help

If you have any questions, or need help completing the Medical Security Program application, please call MSP Customer Service at **1-800-908-8801**, Monday through Friday from 8:30 a.m. to 4:45 p.m.

Please keep this brochure for future reference. You may also get information on the Medical Security Program at <http://www.detma.org/WSmsp.htm>



Commonwealth of Massachusetts

The Medical Security Program is administered by the Division of Unemployment Assistance, an agency of the Department of Workforce Development